

In re:  
Keith E Young  
Debtor

Case No. 20-10594-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Feb 25, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:**

Recip ID	Recipient Name and Address
db	+ Keith E Young, 536 Third Avenue, Bethlehem, PA 18018-5504
14467652	+ M&T Bank, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 26 2025 03:36:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 26 2025 03:41:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14459944	+ Email/Text: caineweiner@ebn.phinsolutions.com	Feb 26 2025 03:41:18	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14459945	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 01:50:43	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14465480	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 01:52:43	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14459946	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 26 2025 03:41:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14459947	+ Email/Text: Bankruptcy@ICSystem.com	Feb 26 2025 03:41:00	I.C. System, Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
14521847	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 26 2025 03:41:00	Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317
14459949	^ MEBN	Feb 26 2025 00:31:48	KML Law Group. P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
14473285	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:50:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14459950	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:52:11	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, P.O. Box 10497, Greenville, SC 29603-0497
14459951	Email/Text: camanagement@mtb.com	Feb 26 2025 03:41:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
14492475	Email/Text: camanagement@mtb.com	Feb 26 2025 03:41:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14467219	^ MEBN	Feb 26 2025 00:31:47	M&T BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14459952	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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		Feb 26 2025 03:41:00	PA Department of Revenue, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17128-0946
14464662	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 26 2025 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14473618	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 01:50:21	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14472092	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 26 2025 02:03:28	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14459953	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 26 2025 02:03:28	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14459948	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14496693	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 840, Buffalo, NY 14240

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
JOHN R.K. SOLT	on behalf of Debtor Keith E Young jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Keith E Young	)	Case No. 20-10594-pmm
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 25, 2025

For The Court

Timothy B. McGrath  
Clerk of Court